

**CSAA Insurance Exchange
Homeowners
State of California
Exhibit 20 - Customer Dislocation**

% Dislocation	PIF	% Affected Policyholder
<=-30%	1,390	0.3%
(-30%, -25%]	3,379	0.7%
(-25%, -20%]	11,698	2.5%
(-20%, -15%]	42,071	9.0%
(-15%, -10%]	73,815	15.8%
(-10%, -5%]	90,173	19.3%
(-5%, 0%]	72,486	15.5%
(0%, 5%]	48,616	10.4%
(5%, 10%]	28,225	6.0%
(10%, 15%]	17,317	3.7%
(15%, 20%]	10,792	2.3%
(20%, 25%]	8,013	1.7%
(25%, 30%]	6,685	1.4%
(30%, 35%]	5,808	1.2%
(35%, 40%]	5,354	1.1%
(40%, 45%]	5,068	1.1%
(45%, 50%]	5,226	1.1%
(50%, 55%]	4,424	0.9%
(55%, 60%]	3,347	0.7%
(60%, 65%]	2,662	0.6%
(65%, 70%]	2,115	0.5%
(70%, 75%]	2,228	0.5%
(75%, 80%]	2,535	0.5%
(80%, 85%]	2,781	0.6%
(85%, 90%]	2,383	0.5%
(90%, 95%]	1,918	0.4%
(95%, 100%]	1,706	0.4%
>100%	5,313	1.2%

With all our proposed changes, 12.8% of our policyholder will experience over 25% rate increase. This is driven by update in territory and fireline score factors. Risk characteristics are those living in fireline score greater than 0 and territory that are in wildfire prone areas. Specifically for those getting >= 50% rate increase, the majority are in CovA Curve 5 and 6, Fireline Score >= 3 and Zipcodes: 93602, 93614, 93644, 93664, 93924, 94563, 95005, 95006, 95018, 95033, 95222, 95223, 95228, 95247, 95252, 95255, 95321, 95327, 95338, 95346, 95370, 95383, 95490, 95602, 95614, 95619, 95623, 95631, 95633, 95634, 95665, 95666, 95667, 95672, 95682, 95684, 95685, 95689, 95709, 95713, 95722, 95726, 95728, 95945, 95946, 95949, 95954, 95959, 95969, 96088, 96140, 96141, 96142, 96143, 96145, 96161. These zipcodes have at least 100 PIF with those getting >= 50% rate increase representing over 50% of all PIF in the zipcode.